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Day 2 Session 2: Owning Your Business

Mininia Hawkins: Welcome to the second day of the 2020 Virtual Military Spouse Symposium. My name is Mininia Hawkins and I am with the Department of Defense Military Community Support Programs office. Our speakers today are Mr. Stan Kurtz, director of policy and engagement for the SBA's Office of Veterans Business Development, and Ms. Jilan Hall-Johnson, military spouse and owner of The Sassy Biscuit.

Mr. Kurtz is going to discuss resources available through the Small Business Administration, to assist military spouses to secure resources to start their own businesses, and more information about the Veterans Business Outreach Centers. Mrs. Hall-Johnson will discuss her experience as a military spouse and how SBA helped her achieve her recipe for success as a business owner. Welcome, Mr. Kurtz and Mrs. Hall-Johnson.

Stan Kurtz: Well, good morning. I hope everybody is doing fine. I'm looking at the chat there. We have people from London, from Italy, all over the country, so good morning. And I would like to take this opportunity to welcome you all and to thank Mininia Hawkins and her team from Department of Defense Military Community Support Programs for all their hard work and putting this symposium together.

You know, as I said, I work for the Small Business Administration, the Office of Veterans Business Development, and this symposium over the last two days really focuses on military spouse employment during this session. During the session I want to talk about entrepreneurship, self-employment and the resources and programs available to veterans, National Guardsmen, reserve components and military spouses through the Small Business Administration.

So, entrepreneurship is a great option for military spouses. You know, you think about this day and age with online platforms, the online options, and you really can operate virtually anywhere, anywhere in the world, and we're seeing these challenges right now. I mean we're online, we're doing this symposium, so, you know, as you do, you think about starting or growing your business as an entrepreneur, I want to go through the resources and services that can help you do that. But you can do that virtually, anywhere in the world, so this is a great opportunity for you.

So, I will touch base, as I said, I'll touch base on the services and the programs available to you as a military spouse and then, as Mininia said, I will turn it over to Mrs. Jilan Hall-Johnson, and so, she is the owner of Sassy Biscuit and Jilan has been working with our VBOC for quite a while, and so she'll talk about her journey and that some of the challenges as a military spouse and business owner. So, let's get started.

So, as you can see there's our bios and you probably have looked at those already and I know Mininia had gone through kind of our background already. So, really our vision is to create America's next generation of veteran small business owners. And that's really what these programs and services are really all about, is to help you and help the next generation of veteran and military spouse business owners. And so, we empower veterans, transitioning service members, National Guard, reservists, military spouses and we provide the tools to help you start, grow, expand or recover those businesses.

And I say recovery, you think about what's happening right now. With COVID-19 there's a lot of small businesses that are really in some dire straits and relying on the Small Business Administration for loans, and really looking for guidance. And so, even after we get past this, we will help a lot of small businesses, veteran-owned businesses, military spouse businesses, to help recover their businesses, as well.

And so, how do we do that? We do that from counseling, training, education, access, helping you with access to capital, helping you get started with contracting opportunities and then also disaster assistance.

So, with the counseling and training, there's a couple options, but we have Veterans Business Outreach Centers, and they're located throughout the country, and I'll talk a little bit more about them as we go on. But, so, that's a resource for you as far as counseling and training.

Then there's Boots to Business. So, the Boots to Business classes are held on military installations and they are part of the Transition Assistance Program. So, if you're transitioning out of the military, or your spouse is transitioning out of the military, there's a three-day core class that there are time-required to attend. And then there's the two-day follow-on classes, and those follow-on classes could be employment, or it could be education, or it could be a technical or apprenticeship programs and also entrepreneurship. And these are two-day classes, these are follow-on classes. So, the entrepreneurship class is called Boots to Business. It's held on military installations. And military spouses are encouraged to attend those classes. So, it's not just, you know, not just for veterans and their transitioning out, but also open to military spouses, and we encourage that.

So, the Reboot, Boots to Business Reboot classes are held off the military installations, and they're also open to all veterans of all eras, and also military spouses. And I'll talk a little bit more about that as we go on. Some of the other services that provide counseling and training are the Women Veteran Entrepreneur

Training Programs, which we provide grants for that. And, in fact, we just went through a recompetete and selected some of those grantees. We also offer a Service-Disabled Veteran Entrepreneurship Training Program, and that's a grant as well, and so I'll talk more about those programs.

And we also provide Veteran Federal Procurement Entrepreneurship Training Program, which is also a grant. And then I'll talk a little bit more about that as we go on. And then the district offices, those are located throughout the country. There are 68 of those. And then we also have veteran business development officers that work within the district offices, and they work with employers, and they also work primarily with veterans. So that's counseling and training.

So, access to capital. So, it's, if you're looking for capital to start your business SBA is a great place to start. So, if you go to the website you just type in, go into Google or whatever search engine, and type in 'U.S. Small Business Administration,' go to the website and then access the capital. They have a program called Lender Match. So, you put your information into Lender Match, sends it out and then it matches you with those lenders that are a match for you and your business. That's a great resource.

Access to contracting and market opportunities. So, there are, and you may have heard, set-asides for service-disabled veteran-owned businesses. So, the federal goal for that is 3% go to that category, that they're set aside. That was established in 2012. So, we've exceeded that goal at 4.27, and a lot of it has to do with outreach and those resources that I mentioned already, is really working with the veterans military spouses to help you with federal contracting, and ultimately boost those percentages of people who get those federal contracts.

We also work with clients to help them with disaster assistance. The Military Reserve Economic Injury Disaster Loan Program helps primarily reservists, or National Guardsmen, that are called to active duty that have a business and it, and their business may suffer. So, that may be an option for them to help with their business.

So, serving military spouses. So, essentially, you know, SBA's Office of Veterans Business Development, OVBD, empowers military spouses, entrepreneurs and business owners, and it provides the same resources as it does to veterans, National Guardsmen and reservists. So, again, the training, you know, we offer Boots to Business. Again, we encourage military spouses to attend that. Boots to Business Reboot, as I said, are offered off military installation. We encourage military spouses to attend that.

Some of the other training is Veteran Women Igniting the Spirit of Entrepreneurship, or V-WISE, and that's put on through the Institute of Veterans and Military Families, IVMF. And they're one of our grantees. I'll talk a little bit more about that as we move on.

We also have the Lift Fund, which is in San Antonio, it's another grantee of ours that offers training to military spouses. And then Entrepreneurship Bootcamp for Veterans and Families, it's another program available for military spouses and veterans for training. And then Dog Tag, Inc. So, Dog Tag is located here in the Washington D.C. area, actually in Georgetown, and it's actually a bakery. Um, so it has, normally has a cohort of 25 people, and they do two cohorts a year, and that's made up of military spouses, disabled veterans, veterans and caregivers, as well. And so, that course happens right within the bakery, you learn everything about the bakery, and you're also taking classes at Georgetown University. It's a great opportunity. If you're thinking about applying for that just go to our website, click on 'Dog Tag' and it tells you everything you'll need to know about applying for that program. So, that's the training that we offer military spouses.

So, it doesn't stop at training. So, after you go through any of this training, there's always counseling available through the SBA district offices, through the Veteran Business Outreach Centers, or VBOC, the Women Business Centers, Small Business Development Centers and the SCORE chapters. And SCORE stands for Senior Corps of Retired Executives, and they specialize in mentoring. In fact, I read just this morning that they have launched a portal, on Tuesdays and Thursdays you could log in and get counseling or mentorship virtually through SCORE chapters. So those are great resources that are located throughout the country, and the way to locate those is if you go to our website and you click on any one of those it'll take you to where, to where those resources are.

So, some of the SBA can also assist spouses with preparation for opportunities for federal procurement, and cultivating connections with commercial supply chains, disaster relief assistance. So, if you're thinking about getting into any federal contracting, or any contracting, the district offices are a good place to start. Within the district offices they have PTACs, and these are people who specialize in helping with procurement training. So, if you want to get in contracting the best place to start is with the district offices and they can, they can get you connected to the PTACs, or you can get with the Women-Owned Business Centers. And then also with contracting they will talk with you about HUBZones, what that means, how to qualify for HUBZones. And then also, this Small Disadvantaged Business, so they can help you in those areas, as well. So again, the best place to start is with the district offices.

So, as you can imagine we have a lot of resource partners. So, we have 30 plus resource partners as you can see all the logos there. Again, we have 68 district offices throughout the United States.

And I did talk about the VBOCs, the Veterans Business Outreach Centers. There's 22 of those nationwide and they provide full resource partners and all the services. So, on the VBOCs, they're located, as I said, throughout the country — there's 22 of them, but they cover all of the states and they cover also the territories. So, if there's a VBOC, say for instance in Texas, Texas will not only cover Texas, but it also covers Oklahoma, Arkansas. So, the VBOCs cover all of the states. They provide SBA

resource and they're really navigators. So, their job and their primary goal is really be plugged into the community, or as I call it, the veteran ecosystem. So, whether you're looking for where do I get funding, who is a good attorney to talk to, any questions you may have about starting, growing or recovering your business, the VBOCs are a great resource. And one thing about the resource, about the VBOCs, as well, it's not just, you know, you call them up they give you advice and that's it. In most cases they really build relationships to those small businesses and, and Jillan is a great example, when she gets on to speak. She continues that relationship with working with the VBOCs and some of the other resources, so it doesn't stop with providing counseling. It's just an ongoing relationship as people, you know, build and scale their businesses.

So, they work with transition assistance, they work from transition assistant managers, they coordinate all the Boots to Business classes on all the military installations, they work very closely with the district offices, the PTACs, the SCOREs, SBDCs, Women Business Centers. So, it's really one team working to provide those resources for you.

So, Boots to Business, so VBOCs work with the SBA district offices, as I said, transitioning service managers on the military installation. So, they basically coordinate all the Boots to Business classes. And oh, by the way, since the things that we're going through now with COVID-19, they're still operating. The VBOCs are still operating, although most of the VBOCs are located on, or attached to, colleges and universities. And as you know college and universities, most of them are shut down, but the VBOCs are still operating. They're operating virtually, so you can contact them. They're doing a lot of webinars. They're doing a lot of virtual counseling, so we're open for business.

So, at the Boots to Business classes, we're also doing some classes virtually for the Boots to Business classes. So, those are continuing, as well. One of the things I did want to point out is as of August 2019, over 100,000 service members and military spouses have taken to Boots to Business classes, or the Reboot classes.

I mentioned before, so the Boots to Business classes are held on military installations, or Reboots are held off of military installations.

Some of the other programs.

So, the Women Veteran Entrepreneurship Training Program is put on by IBMF and the VY's program is an intensive three-phase program containing a 15-day online preparatory course, a two-day residency program and then a post-training technical support. So, mentorship comes after all of those classes. And then IVMF also offers an accelerated version of that course and it's called Ignite. Both of those programs are open to applicants nationwide.

So, the Lift Fund — Lift Fund is a nonprofit organization that helps small business owners with limited access to capital, and they're a Texas-based company. They offer a seven-week course, offering both in-person and online training, that covers

everything from technical assistance, capital requirements. The program also serves San Antonio, Dallas, Austin, Houston, Laredo, Brownsville and El Paso areas.

So, I talked a little bit earlier about the Dog Tag fellowship. So, Dog Tag is a fellowship program. It's open to military spouses. It's a five-month program here located in D.C., actually in Georgetown, and the program components are academic foundation through Georgetown, really experience in learning every part of business of that bakery. And an interesting fact is since the program's inception 2014, 31% of the program participants classified themselves as military spouses. So, it's a great program. Thinking about it our website has all the details.

So, aside from the programs and services that we provide, we're also, we want to hear from small businesses. So, we have an advisory, a federal advisory committee. It's made up of service-disabled veteran-owned business and veteran-owned businesses and-and also veteran service organizations. So, there's 15 people on that committee from across the country, business owners, and they're really plugged into what's happening in the business community. And so, they write a report each year, an annual report, that goes to the president and it also goes to legislative leaders, on the status of small businesses for veterans and military spouses.

We also have an Interagency Task Force on Veteran Small Business Development and that's made up of federal agencies with SBA, VA, Department of Labor, Department of Treasury, OMB, GSA, Department of Defense and then four other veteran service organizations. We also have partnered very closely with the U.S. Chamber of Commerce, and if you're not familiar with the U.S. Chamber of Commerce Hiring Our Heroes, it's a great program. Please go to their website. They offer a lot for military spouses. So, I actually am on a committee on an entre-spouse entrepreneurship working group. So, we're also, we're always looking at how we can help military spouse entrepreneurs. We're also involved with military spouse employment summits. We're also involved with the DOD Virtual Military Spouse Symposium, such as this and then also the coalition. So, we're plugged into the community.

Now, one of the things that though I just wanted to touch on, since we're in this timeframe with COVID-19, I wanted to make you aware of, if you are a small-business owner, or you have, or your spouse is a business owner and they're looking for, hey how do I get some relief? You've probably heard a lot in the news on the Paycheck Protection Program, and the Economic Injury Disaster Loans and Loan Advance. And so, I encourage you or whoever you know that's a small business owner that's struggling right now to go to the Small Business Administration website, at the very top in yellow it says COVID-19. If you click on that all the resources are available there. It walks you through step by step on how to apply for these loans.

So, one other thing I wanted to bring up as well before I turn it over to Jillan is because of COVID-19, and really I mean we've been inundated with a lot of applications for those loans that I discussed earlier, but SBA has a lot of employment

opportunities right now. So, this is a great opportunity for military spouses and most of these jobs are remote jobs. So, the Office of Disaster Assistance is looking for disaster recovery specialists and those are, the locations are negotiable throughout, after you're selected. They're looking for loan specialists. Those locations are negotiable, and again, those, most of those positions are remote positions. And then the Office of Capital Access is looking to hire people from the GS-7 to the GS-13 level. So, these are great opportunities if you're a military spouse, you're looking for employment, or you know a military spouse is looking for federal employment. Now these positions are temporary right now, but they could grow into a full-time position, so I encourage you if you're looking for employment, and you're looking maybe into federal government, and you're looking to join the SBA team, go to the SBA website, click on that link that I told you about earlier that's highlighted in yellow, COVID-19, and it'll take you to those websites. Those opportunities are located on the federal website to apply and the website will walk you through on how to apply for those.

So the last slide that I'll share with you is our contact information.

And so, at this time I'd like to turn it over to Jilan Hall-Johnson. So, Jilan has been working with our VBOC, or SBDCs and other resources. She's been a great partner, as I mentioned earlier, it's not just about counseling one time and that's it. It's about building relationships with small businesses for veterans, National Guardsmen, reservists and military spouses. So, with that I'll turn it over to Jilan.

Jilan Hall-Johnson: Thank you, Stan. Tons of great information. I wrote some things down myself — great refresher.

What if I told you the recipe to success was two cups of flour, one tablespoon of sugar and a whole lot of hard work? Would you run to the kitchen and start measuring flour? Would you be able to repeat what I've done? The answer is no. That's because success requires trying and trying again. There is no exact recipe, but one ingredient that will never change is hard work.

Good morning, everyone. My name is Jilan Hall-Johnson and I am the owner of The Sassy Biscuit Company. I opened my business in 2018 in the great big old state of Montana and we will open our second location in Dover, New Hampshire later this year. I left my home state of New York in 2004 and headed to culinary school in Pittsburgh, Pennsylvania, shortly after graduating high school, with a new baby in tow. I wasn't quite sure where my journey would lead me, but I knew it had to be better than the road I was leaving behind.

There I met my husband DeMarco Johnson and we married a couple years later. DeMarco joined the Marine Corps in 2006, at the age of 20.

We now have three kiddos, a dog named Roxy, and live outside of the nation's capital. We have traveled to states back and forth a couple times and have enjoyed every bit of it. And I've been a military spouse throughout.

I searched the web for a definition of a military spouse and here's what I found. A spouse, a military spouse is a person whose spouse, wife or husband, is a member of the nation's armed forces. Being married to the military we are often defined by our significant other. We are here to support.

So, what the definition left out was that spouses are also flexible, creative, strong, proud, unique, adaptive, selfless and determined. Military spouses are more than just a support system.

We are also resilient. The same attributes that make up military spouses make us amazing entrepreneurs. People often ask me what I attribute my success to, and I say the military. The military has taught me a great deal. I essentially grew up as a military spouse. Many of us do, as military families are younger than the average American family. It has been my entire life. The military teaches us to be resilient. Resiliency comes when we find out our husbands or wives will deploy for six months after recently returning from a deployment. Resiliency comes when we learn about a PCS to a foreign land with months' notice and a new baby on the way.

Two additional key components of my success come from what I've learned throughout my time as a military spouse. They are culture and systems. Building systems assists families with the unknown and creates cultures that make you feel part of a team. These same systems and cultures are what keep our spouses safe.

So, it looks like we have our first poll question. If everyone can take some time to review the question and give us a quick answer. How many spouses have been, haven't been able to find employment in the last six months of their recent PCS? I'll give you, everyone a few seconds to answer that.

So, one person says it took them three years to find a job. Wow! OK, well thank you for participating in that poll.

If I haven't told you in the previous slides let me really emphasize it here. We must be supportive as military spouses. It is our job. We must support our service members. It is what we contribute to our country. We take on stress, unpredictability, loss of jobs, severe unemployment, loss of friends and loss of family. The struggle is real. And some may ask, is it worth it? Should we give up everything to support our spouses?

In 2013 we were headed to San Diego from Quantico and I had to give up my job as a deployment manager at a base in Washington D.C., which not to mention, took me about a year and a half to obtain. I had just completed my graduate degree from Liberty University and felt confident this PCS would be different. I wouldn't have any trouble finding a job.

Well, let me tell you, that didn't happen. Ten interviews later and rivers – in a river of tears I still didn't have a job. It wasn't until I was eight months pregnant with our third child when I received an email from the Military Spouse Program stating I had been selected for a position at the Warrior Transition Unit and I was finally starting

to see some return on my investment. Whoop, whoop! I'd like to think that for every negative you gain knowledge or experience that you can take with you, which you can then look at as a positive. It's kind of like Newton's law.

Our tour – our tour in San Diego was coming to an end and my unit was closing at the Warrior Transition Unit. I had just been offered a great opportunity to take a promotion in Columbus, Georgia, but as many of you know our husbands and wives fulfill the needs of the military and there was no need for my husband in Georgia at the time. So, I turned the promotion down. He then received orders to Billings, Montana, and I knew once again I would run into some of the same difficulties I had with our stint at MCRD, but that the consequences for this move might be even greater than the previous since we were moving to a town without any military resources.

So, I began to dream big and I started a lot of what-if. I reached out to the local Veteran Business Outreach Center and started taking classes and developing a plan. And one concrete thing that I did learn was that my business needed to provide a solution to a problem that would generate consumer interests, which could then, it could then be turned into dollars.

What does the phrase mean, “make lemonade out of lemons?” So often we can look at our situation and think, how did I get here? Instead, I encourage you to look at all the possibilities you can make from the circumstances that come your way. While I was disappointed I had to give up a great opportunity in Georgia, I was excited to see all the possibilities to move to Montana would bring. Make sure you take advantage of every opportunity and learn through every experience.

Our paths are determined partly by choice and mostly by circumstance. Some can call this luck. I would agree success involves a lot of luck, but also a ton of hard work. You'll never get a chance to fail if you don't try. For me, my path started when I was, when I had my first child in high school and I knew I had to do something different so I wouldn't become a statistic. While culinary school would not have been my first choice, it was an opportunity to start new. After culinary school I wasn't quite sure why I had gone down this path. It was very expensive training that didn't pay very much for a mama and her young child. The reward didn't come right away, and it would take a few years until I put my training to use.

What will your path be?

So, if you can all take a second to look at the second poll question. As an individual who's interested in opening a small business, have you reached out to your local Veterans Business Outreach Center, Small Business Development Center, SBA District Offices, SCORE or Women Business Centers? Now I'll give you guys a few seconds to answer that poll question.

Wow! So, it seems like a lot our participants have not reached out to any of the resources the SBA offers. Well, good. It's never too late to start. In my next slide I

will let you know a little bit about how those resources can really help you. Thank you for participating in that-in this poll.

Someone has thought, this chick is crazy starting a business in a town where no one looks like her, no one talks like her and no one eats like her. And I, too, thought, am I crazy? Does this make sense? Starting a business is hard enough, but in a town where I knew no one, and in a place where I didn't have a network? Hmm.

Building a network can take some time and it is extremely imperative to your success. The first step is believing in yourself because then you have to convince others to believe in you. You never know who can help build your network. It could be the gal at the local hardware store who has ties to a furniture maker, needed to help supply your business, or a guy, or the guy walking the dog in the park who has a spouse, who works for a bank, who funds local projects. Your network starts with you. Take some time and visit your local Veteran Business Outreach Center, or the Small Business Development Center, SCORE or women's business outreach, or, sorry, Women's Business Center. They have a wealth of resources and can assist you with building a network. They have connections that will help you strengthen your community connections and will impact your success as a small business. Not only will the Veterans Business-business Outreach Center, Small Business Development Center, SCORE and Women's Business Center play a part in building your network, they will also support you in your concept development. They will make consider things you've never thought of. But, one big thing to remember — their job is to assist you. Ultimately success comes from you.

So, after all that planning, and planning, and more planning, oh, and don't forget the hard work, comes the unexpected. It doesn't matter how good you are at dotting every 'i' and crossing every 't,' you need to expect the unexpected. Inevitably something will go wrong. So, how do you prepare for the unexpected? Again, using your networks and resources. Remember you are not alone. The SBDC is always a good place to turn when you find yourself in situations that you did not prepare for

And then you make it happen. So, here's a before-and-after picture. When I started this journey, I would have never imagined we would end up where we are today. There have been many hurdles, and we have had to jump through quite a few hoops, but all the sleepless nights and crazy days have been worth it.

My idea to start this business started in San Diego when I was tired of being jobless and needed a way to continue to contribute to my household. My husband was a drill instructor and was gone 24/7. So, it was just me and my three kids. I had been cooking breakfast almost every day because I needed to find something that they loved, and it was easy for me to make, so I can continue, you know, doing my mom duties. And so, I would constantly make breakfast all the time, and one day was watching a show on the Food Network on waffles, and I thought to myself, I've never seen or had a biscuit waffle.

And so, I began working on that idea. For me, my time in San Diego was very special. It brought a whole new world to me that I had never been exposed to. It was the West Coast. The West Coast is much different than my time on the East Coast. And I knew that once we left the West Coast, or left San Diego, and moved to Billings that I would lose some of the things that I love so much about San Diego. And that, you know, that was, you know, walking down to the beach and getting a fresh tortilla, or just experiencing a whole new culture. I knew that I would be bringing in that culture to Montana.

So, again I began working on this idea of a biscuit waffle just formulating it in my head, and then started taking business classes at the SBDC, the Small Business Development Center, and just began forming a plan. And then it was time for our PCS. I wasn't really sure what I was walking into, but I assumed that Montana that would be much different than any other place I had ever lived.

When I arrived in Montana, I hit the ground running. I met up with a realtor named Emilio, who assisted me immediately with looking at different locations. I had a picture-perfect idea in my head of what I needed in order to execute my dream. Well, as I said before, a lot of these things don't happen and so it's great to always plan, but always be prepared for the unexpected. I started meeting with the SBDC and the VBOC in Montana. There I set up a meeting with them, I brought them biscuits and brought them my ideas. And one question that they asked me was how my restaurant would be different from all the other restaurants there in Billings, Montana. And I told them I'd wanted to bring big-city living to small town plates. Again, because I saw that this was a solution to a problem that I had when I lived in smaller towns.

So, I began, again, revising my business plan, turning it in weekly to my business advisor and getting feedback. I didn't really know what I was doing. In fact, I made most of it up as I went along, but that's part of building a plan. My business advisor was there to assist me with any questions I had and gave me resources for research.

Oh, and then those projections, those were horrible. And even today I could still always use a lesson in how to project correctly and even be able to read them.

And every step I thought, OK, I'm ready to do this, let's move forward, and my advisor kept me humble. She told me, "Jilan, wait. Slow down. Think about this," and she kept my mind turning. She gave me resources to build networks, and from those networks I built more networks. Um, I looked at, I spoke with local restauranteurs because they have the networks that I needed. And oftentimes we find that they are our competition and so we're hesitant to reach out, but what I found was a welcoming community who was eager to help me learn through their mistakes and help me along in my journey.

They were, I later found out that they were my big biggest asset.

So, for me my biggest hurdle was financing. I talked before about having to convince others to believe in you and, boy, did I have to do that when it came to financing.

Um, so, I think we visited about five different banks and we ended up getting financing from the first bank that we went to, but it took eight months and a lot of agony. A very stressful time trying to show others and convince others that I was confident in what I could do and what I could bring to the table. So, we, like I said, when we originally landed in Montana, I hit the ground running and found a location that I thought would be perfect for my restaurant. Well, as time went on in financing became smaller and smaller, I had to make some decisions and change locations. So, this location that you're looking at on the screen is the original location and after looking at it several times I said, "Absolutely not. This is just not the place for me." But when financing didn't come through, I had to take a second look, and a third, and a fourth and decided I could make it work.

So, we put in a lot of hard work, really hard work. We demoed the space. I learned how to tile, learned how to use machines that I've never even thought that I would ever have to use, um, but it worked out well.

We were able to open successfully even though we had quite a few hiccups and I learned a lot throughout my time. Consistency was one, culture and system were necessary to keep my business running, and not letting my business run myself. My time, the military taught me that family isn't always your blood, and so I was able to create a culture where my staff became my family. And we've had very little turnover in the last year.

About eight months in we were approached to open a second location in Dover, New Hampshire, and I don't really back down from challenges. So, I've seen this as an opportunity to see if we could expand, and to see how I would be able to leave Montana, as I knew that my husband would eventually get new orders.

So we began working on the second location and ran into a few challenges there. Financing, again, was one of them. Finding adequate contractors was another. So, what I've learned throughout this is that as long as I keep going and keep my resources at bay, I can do anything. So, we have since PCS'd to Maryland, we now live in Maryland and our second location is opening later this year.

There has been a lot of challenges with the COVID-19, but we just keep our heads up. I've learned that balancing a business and family is very difficult and sometimes I'm unable to balance. But through it all I've learned that with hard work and the mindset to just keep going anything is possible. We've had a lot of success in this short time that we've been open and hope that there's more to come. So, my advice to you is that at some point you just have to go for it. Take a chance. Don't give up. This is your recipe to success. Thank you, everyone. At this time we will open it up for questions.

Mininia: So, Jilan, thank you very much.

Jilan: Thank you.

Mininia: This has been great information, we I know that Stan has been in the chat pod answering a lot of questions, a lot of great questions, a lot of great feedback. So, Jilan, and I just would like to ask you, if there is one thing that you can leave with the military spouses here today that are seeking, or it's in their mind, that they want to open a business, what would you say to them?

Jilan, if you're speaking, you're on mute.

Jilan: My advice would be to reach out to the resources that are available. Um, they are a wealth of help and they will prepare you for everything that you need in opening a small business. That is the best advice I could give you. Without the assistance that I've received from both my business advisor in Montana and New Hampshire, I'm not sure that we would be where we are today. And, like I said, their job is there to assist you. The hard, see, the success will come ultimately from you, but they are the best guide, they offer the best guidelines.

Mininia: OK, thank you very much, Jilan, and it looks like you have some new followers on your Instagram, so that is awesome, that will be here for you in your journey and opening your second location, so congratulations on that success. So, Stan, is there anything else that you would like to say before we close out today's session?

Stan Kurtz: No, I just want to thank you, again, your team and Jilan for a great story and, again, you know SBA is a great place to start to try. I know I went through the resources and services pretty quickly, but really go to our website and check it out, look around, what's available for you and, and talk to other military spouse business owners. Stay in touch and then just start trying to figure it out and one of the things I want you to take away is there are a lot of resources free of charge that are out there for you, and a lot of the chats that I saw going on is people had no idea about the resources available, so now you know. So I would encourage you to take a look at those resources available, dive into them, do your research and we are here - OVDB and SBA are here to help you, along with Mininia's organization, as well. So Mininia, I want to thank you, and I want to thank everybody for being in our session today.

Mininia: Well, thank you very much to both Stan and Jilan. This has been wonderful, and a wonderful opportunity to hear from a military spouse who has actually taken advantage of, like you said, the resources that are available and just to share those resources with other military spouses that may not be aware of the opportunities.

So, again, thank you all for joining and to download the available handouts from this session, including the presentation slides and our SECO program flyer, please highlight the document and click the 'download files' button. The items will download to your computer in a compressed file. If you're connecting from a mobile device and are unable to download the file successfully, you may enter your email address into the 'trouble to download' chat pod to receive the materials after the event. If you have trouble, please let us know in the 'need technical assistance' chat pod. In the 'weblink' pod you will find two links — the first one is for the session

survey and the second one is where you can download your certificate of participation. So, again, this concludes today's presentation, but please join us at 11 a.m. Eastern Time for 10 employer questions your resume should answer, and thank you again, and have a wonderful day. See you in a few minutes.